

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gregory Alan Krouse
Christina L. Krouse
Debtor(s)

Case No. 20-03459-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Dec 07, 2020

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory Alan Krouse, Christina L. Krouse, 1329 Wanda Drive, Hanover, PA 17331-8649
5377855	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
5377864	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5377865	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5377871	+ Weltman, Weinberg & Reis Co., LPA, 170 S Independence Mall W., Philadelphia, PA 19106-3323

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Mooneybkecf@gmail.com	Dec 07 2020 19:11:00	Stephen Wade Parker, Mooney Law, 230 York Street, Hanover, Pa 17331
tr	+ Email/Text: dehartstaff@pamdl3trustee.com	Dec 07 2020 19:12:00	Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Dec 07 2020 19:12:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	Dec 08 2020 00:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5377856	+ EDI: AMEREXPR.COM	Dec 08 2020 00:03:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5377857	EDI: BANKAMER.COM	Dec 08 2020 00:03:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5377858	+ EDI: CAPITALONE.COM	Dec 08 2020 00:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5377859	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 07 2020 19:11:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
5377861	+ EDI: CITICORP.COM	Dec 08 2020 00:03:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5377862	+ EDI: CITICORP.COM	Dec 08 2020 00:03:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5377863	EDI: DISCOVER.COM	Dec 08 2020 00:03:00	Discover Bank, PO Box 3008, New Albany, OH 43054-3008
5377860	EDI: JPMORGANCHASE	Dec 08 2020 00:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5377866	+ EDI: MID8.COM	Dec 08 2020 00:03:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5377867	+ Email/Text: bankruptcy@prosper.com	Dec 07 2020 19:12:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909

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5377868	+ EDI: RMSC.COM	Dec 08 2020 00:03:00	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5378069	+ EDI: RMSC.COM	Dec 08 2020 00:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5377869	+ EDI: RMSC.COM	Dec 08 2020 00:03:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5377870	+ EDI: RMSC.COM	Dec 08 2020 00:03:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Stephen Wade Parker	on behalf of Debtor 1 Gregory Alan Krouse Mooneybkecf@gmail.com R61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Christina L. Krouse Mooneybkecf@gmail.com R61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

<p>Debtor 1: Gregory Alan Krouse First Name Middle Name Last Name</p> <p>Debtor 2: (Spouse, if filing) Christina L. Krouse First Name Middle Name Last Name</p> <p>United States Bankruptcy Court: Middle District of Pennsylvania</p> <p>Case number: 1:20-bk-03459-HWV</p>	<p>Social Security number or ITIN: xxx-xx-3455 EIN: _____</p> <p>Social Security number or ITIN: xxx-xx-7518 EIN: _____</p> <p>Date case filed for chapter: 13 12/4/20</p>
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Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/01/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Gregory Alan Krouse	Christina L. Krouse
2. All other names used in the last 8 years		
3. Address	1329 Wanda Drive Hanover, PA 17331	1329 Wanda Drive Hanover, PA 17331
4. Debtor's attorney Name and address	Stephen Wade Parker Mooney Law 230 York Street Hanover, Pa 17331	Contact phone 717-632-4656 Email: Mooneybkecf@gmail.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 12/7/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 7, 2021 at 10:00 AM	Location: 341 meeting by video conference, further details will be provided to you
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	*** Valid photo identification and proof of social security number are required ***	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/8/21 Filing deadline: 2/12/21 Filing deadline: 6/2/21
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	